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## GENDER ANALYSIS ON THE EFFECT OF TAX INCENTIVES, TAXATION KNOWLEDGE, AND IMPLEMENTATION OF THE E-FILING SYSTEM ON TAX COMPLIANCE (SURVEY ON MSMEs IN BEKASI CITY)

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#### Abstract:

This study aimed to test and analyze the differences in the effect of tax incentives, tax knowledge, and the application of the e-filing system on tax compliance from the perspective of male and female gender as a novelty from previous research. The population of this study is taxpayers who are MSME players in Bekasi city. The data collection method was carried out by distributing questionnaires to MSME taxpayers. The sample in this study used a simple random sampling method. The results of the study indicate that 1) there is no difference in the effect of tax incentives on tax compliance from the perspective of male and female gender; this is because taxpayers who are male or female MSME players during the COVID-19 pandemic have not received the benefits of tax incentives directly and have not fully participated in education related to information about tax incentives. 2) There are differences in the effect of tax knowledge on tax compliance, where the male gender has a positive and significant effect while the female gender has no effect. Men have more responsibilities than women in working or running a business, especially during the Covid-19 pandemic. MSME taxpayers with male gender in Bekasi City already have sufficient knowledge of tax law and administration in carrying out tax reporting. 3) There are differences in the effect of implementing the e-filing system on tax compliance, where the female gender has a positive and significant effect. In contrast, the male gender has no effect.

**Keywords:** Gender Analysis, Tax Incentives, Tax Knowledge, Implementation of E-Filing System, Tax Compliance.

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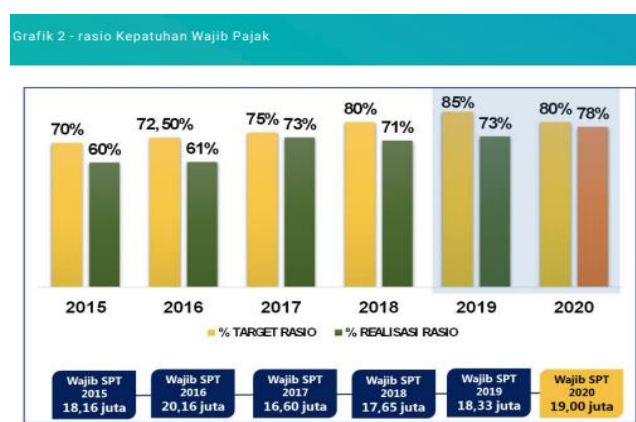
## INTRODUCTION

The taxation system in Indonesia is currently divided into three types following the principle of tax collection, one of which is the *Assessment System*, where taxpayers independently carry out the calculation, payment, and reporting of the amount of tax imposed on taxpayers to the Tax Service Office or by online, namely by using an administrative system that the government has made. In the *Assessment System*, the government does not interfere directly and gives its trust to taxpayers; the Directorate General of Taxes represents the government as a tax authority that functions as a party that must carry out services, guidance, supervision, and sanctions on the implementation of taxation in Indonesia.

In implementing the *Self Assessment System*, the government intends to facilitate and provide flexibility to the community as taxpayers to carry out their tax obligations. For this to run well, an active role from the tax authorities is needed to carry out the supervisory and guidance functions so taxpayers can carry out their tax compliance correctly and follow applicable regulations.

However, in reality, Indonesia's tax compliance level in the past few years still needs to meet the target set by the government. Quoted from (Kontan.co.id, 2021) on May 04, 2021, according to Fajry Akbar, since last year, the formal compliance of taxpayers has been low, around 60%. So, it is not surprising that this year it will happen again. Corporate decisions focus on how the company survives; the corporation puts aside tax compliance matters first. Furthermore, based on a quote from (Co., 2020) on April 27 (2020), Hestu Yoga Saksama said that some taxpayers still need to carry out tax obligations independently, including submitting Annual Tax Returns.

The level of tax compliance in Indonesia is unfavorable, as seen in Figure 1 regarding the taxpayer compliance ratio below.



Source: APBN-KITA Ministry of Finance

**Figure 1.** Taxpayer Compliance Ratio

Based on Figure 1, the realization of taxpayer compliance in Indonesia from 2015 to 2020 is still below the percentage target expected by the government.

In the face of low tax compliance, the government has made several efforts to improve tax compliance in Indonesia, including issuing and sending warning letters to taxpayers, appeals and tax payment bills, providing socialization of tax procedures to taxpayers regarding the implementation of tax rights and obligations, and providing tax incentives for taxpayers affected by the *Covid-19* outbreak that hit Indonesia.

Based on Regulation of the Minister of Finance of the Republic of Indonesia Number 9 / PMK.03 / 2021 concerning Tax Incentives for Taxpayers Affected by *Corona Virus Disease Pandemic 2019*, the government provides incentives in the form of tax deferrals on Income Tax (PPh) including Income Tax 21, Final Income Tax, Final Income Tax for Construction Services, Income Tax 22, Installments of Income Tax 25, and Value Added Tax (VAT). In addition, the provision of socialization of tax procedures to taxpayers is a government step in improving tax compliance. Whether or not the socialization of tax procedures is adequate depends on each taxpayer's knowledge and understanding of taxation. The next step taken by the government is to simplify the process of tax reporting by using a system called e-filing. These are the government's steps to improve tax compliance in Indonesia. However, whether or not this method is successful returns to each taxpayer to comply or not comply with tax compliance.

The difference between this research and previous research is that this research uses gender analysis, which will distinguish the perceptions of the male and female genders. Friscilla and Nugroho (2020) state that there are significant differences between men and women, where men are more concerned with money than women. The purpose of this research is to formulate the problem:

1. To examine and analyze differences in the effect of tax incentives on tax compliance from a gender perspective.
2. To examine and analyze the differences in the effect of tax knowledge on tax compliance from a gender perspective.
3. To examine and analyze the differences in the effect of the application of the e-filing system on tax compliance from a gender perspective.

Based on gender, research conducted by Prasetyo et al. (2020) states that "There is a significant difference in tax compliance between masculine and feminine taxpayers. In particular, feminine taxpayers have a greater tax compliance level than masculine taxpayers". Meanwhile, according to Pasaribu and Tjen (2016), tax compliance is the same between male and female respondents.

Based on the above framework, the first hypothesis in this study is as follows:

H1: There is a Positive and Significant Difference in the Effect of Tax Incentives on Tax Compliance Between Male Gender and Female Gender

Previous research on the effect of tax knowledge on tax compliance conducted by Zulma (2020) stated that tax knowledge has a positive effect on tax compliance. Similarly, Asrinanda and Diantimala's (2018) research states that "knowledge of taxation partially has a significant and positive effect on taxpayer compliance." Rosyida (2018) and Rahayu (2017) also state that tax knowledge significantly affects taxpayer compliance. Based on gender, previous research by Frista et al. (2021) shows that gender positively affects tax compliance.

Based on the above framework, the first hypothesis in this study is as follows:

H2: There is a Positive and Significant Difference in the Effect of Tax Knowledge on Tax Compliance Between Male Gender and Female Gender.

Previous research conducted by Hakim (2016) states that based on performance expectations, men in Indonesia will use new technology or systems if there is evidence of the benefits obtained by colleagues (environment) in using the new system or technology. As for women, they emphasize more effort expectations where the system or technology will be easy to operate after learning it well. Then, the learning process will also reduce the concern about possible errors. Thus, women will understand technology better because they learn from the beginning, which will reduce errors in using technology.

Based on the framework above, the first hypothesis in this study is as follows:

H3: There is a Positive and Significant Difference in the Effect of E-Filing System Implementation on Tax Compliance Between Male Gender and Female Gender.

## METHODS

This research uses quantitative descriptive research methods. The data used is primary data, where the data will be converted into numbers and statistical analysis. The population used is taxpayers who are MSME players in Bekasi city in 2020. Data published by the West Java Provincial Office of Cooperatives and Small Businesses shows that the number of MSME players in Bekasi City is 258.170 units.

The sampling technique used a *simple random sampling* method, distributing questionnaires online and offline, as many as 300 questionnaires. Data analysis method using *structural equation modeling/SEM* method. The SEM method used is partial least squares path modeling (PLS-SEM) using smartPLS 3.0 software.

## RESULT AND DISCUSSION



Table 1 shows descriptive statistics from distributing questionnaires to 300 respondents. The number of questionnaires answered by respondents online and offline can be as many as 162. Based on the results of the questionnaires that have been collected, the profiles of respondents in terms of gender, age, education, and the length of time MSMEs have been formed are presented in Table 1 below.

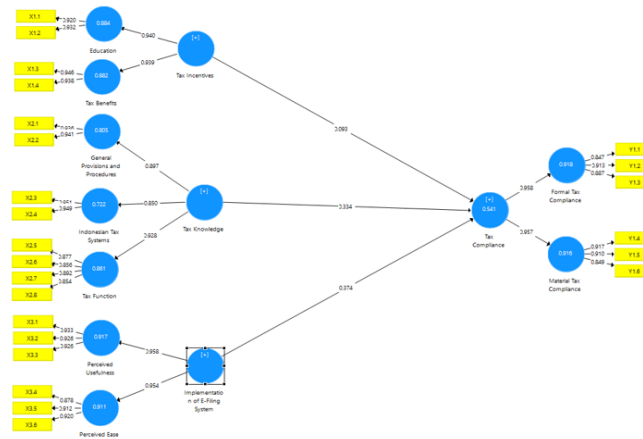
**Table 1.** Profile of respondents based on gender, age, education, and how long MSMEs were formed

	Number of Respondents	% Respondents
<b>Gender</b>		
Male	74	46%
Female	88	54%
<b>Age</b>		
< 25 Years	37	23%
25-30 Years	69	42%
31-40 Years	32	20%
41-50 Years	19	12%
> 50 Years	5	3%
<b>Education</b>		
Elementary school	4	2%
Junior High School	8	5%
Senior High School	92	57%
Bachelor	56	35%
Postgraduate	2	1%
<b>Old MSME Recent</b>		
<1 Years	9	5%
1-5 Years	139	86%
6-10 Years	3	2%
> 10 Years	8	5%
No answer	3	2%

Source: Primary Data Processed, 2023

Furthermore, Figure 2 is an assessment of validity and reliability. An individual reflexive measure is valid if it satisfies the loading value ( $\lambda$ ) with the latent variable you want to measure  $\geq 0.5$ . If one of the indicators has a loading value ( $\lambda$ )  $< 0.5$ , the indicator must be discarded because it indicates that it is not good enough to measure latent variables precisely.

The validity test results in PLS can be seen in the *loading factor* value (*Convergent Validity*) and the cross-loading value (*discriminant validity*). The results of each test can be seen in Table 2 and Table 3.



**Figure 2.** Profile of Respondents Based on gender, age, education, and how long MSMEs were formed

**Table 2.** Convergent Validity Results

Variable	Outer Loading Value
Education on tax benefits directly (XI. 1) <– XI	0,920
Education to be more tax compliant (XI.2) <– XI	0,932
Alleviating Taxpayer Burden (XI.3) <– XI	0,946
Reducing costs and increasing people's purchasing power (XI.4) <– XI	0,938
Know the provisions related to applicable tax obligations (X2.1) <– X2	0,936
Know all the regulations regarding the deadline for reporting SPT (X2.2) <– X2	0,941
Understanding the current taxation system (X2.3) <– X2	0,951
Understand the current tax rate (X2.4) <– X2	0,949
Knowing the NPWP function as a WP identity and must have it (X2.5) <– X2	0,877
Knowing the tax function as the largest source of state revenue (X2.6) <– X2	0,856
Knowing that taxes paid can be used for financing by the government (X2.7) <– X2	0,892
Knowing the function of taxes as a source of funds for the state to finance routine expenses (X2.8) <– X2	0,854
Submission of SPT can be done quickly and safely. and anytime (X3.1) <– X3	0,933
The data submitted by WP is always complete because there is validation for filling out SPT (X3.2) <– X3	0,926
It is more environmentally friendly because it minimizes the use of paper (X3.3) <– X3	0,926
Filling out SPT is easier because filling SPT is in the form of a Wizard (X3.4) <– X3	0,878

Calculations can be done quickly and accurately because they are computerized (X3.5) < – X3	0,912
It is not a hassle because the supporting documents do not need to be sent back unless requested by the KPP (X3.6) < –	0,920
Timely in registering to obtain NPWP/NPPKP (Y1.1) < – Y	0,847
Timely in submitting the tax owed (Y1.2) < – Y	0,913
On-time in reporting taxes that have been paid and tax calculations (Y1.3) < – Y	0,887
Correct in calculating the tax payable (Y1.4) < – Y	0,917
Correct in calculating the tax payable (Y1.5) < – Y	0,910
Accurate in cutting and collecting taxes (WP as a third party) (Y1.6) < – Y	0,849

Source: Results of SmartPLS data processing, 2023

Based on the *output* in Table 2, the factor loading meets the *convergent validity* requirements: the indicator value is above 0.5, so the indicators are declared valid.

*Discriminant validity* testing is carried out to prove whether the indicator in a construct will have the most significant *loading factor* in the construct it forms compared to the *loading factor* with other constructs.

**Table 3.** Discriminant Validity Results

Indicator	Tax Incentives (X1)	Tax Knowledge (X2)	Implementation of E-Filing System (X3)	Tax Compliance (Y)
X1.1	0.836	0.554	0.517	0.542
X1.2	0.903	0.721	0.607	0.571
X1.3	0.914	0.657	0.541	0.461
X1.4	0.854	0.610	0.509	0.413
X2.1	0.635	0.827	0.693	0.633
X2.2	0.634	0.857	0.666	0.602
X2.3	0.683	0.815	0.572	0.580
X2.4	0.706	0.800	0.523	0.563
X2.5	0.538	0.818	0.648	0.502
X2.6	0.487	0.791	0.685	0.541
X2.7	0.459	0.818	0.661	0.518
X2.8	0.577	0.801	0.600	0.559
X3.1	0.557	0.698	0.881	0.589
X3.2	0.623	0.714	0.911	0.610
X3.3	0.527	0.692	0.875	0.558
X3.4	0.521	0.647	0.853	0.651
X3.5	0.551	0.659	0.870	0.628
X3.6	0.478	0.647	0.863	0.587
Y1.1	0.527	0.677	0.692	0.782
Y1.2	0.505	0.613	0.642	0.892
Y1.3	0.434	0.553	0.516	0.859
Y1.4	0.492	0.577	0.576	0.893
Y1.5	0.494	0.563	0.574	0.885

Y1.6	0.439	0.539	0.513	0.781
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Source: Results of SmartPLS data processing, 2023

Based on the output in Table 3 above, the *cross-loading* value indicates adequate *discriminant validity*. The indicator correlation value with the construct is higher than that with other constructs. The variable is reasonably reliable if it has a *construct reliability* value above 0.6. The following is a table of the results of reliability testing on the variables Tax Incentives, Tax Knowledge, Implementation of the E-Filing System, and Tax Compliance, which can be seen in Table 4.

**Table 4. Reliability Test Results**

Variable	Cronbach's Alpha	Composite Reliability	AVE
Tax Incentives (X1)	0,900	0,930	0,770
Tax Knowledge (X2)	0,928	0,941	0,666
Implementation of the E-Filing System	0,939	0,952	0,767
Tax Compliance	0,922	0,925	0,722

Source: Results of SmartPLS Data Processing, 2023

Based on the reliability results in Table 4, the variables Tax Incentives, Tax Knowledge, Implementation of the *E-Filing* System, and Tax Compliance have *composite reliability* above 0.6 and *Cronbach's alpha* above 0.6, so it can be concluded that the indicators used in each variable have good reliability or can measure their constructs.

The *Average Variance Extracted* (AVE) value for the variables Tax Incentives, Tax Knowledge, Implementation of the *E-Filing* System, and Tax Compliance has a value above 0.5, so it can be concluded that all variables have high *discriminant validity*.

The next step is to test the structural model (*Inner Model*). This Inner Model Test uses the R-square and Path Coefficient Test. R Square is the coefficient of determination in the endogenous construct. The R Square value is 0.67 (strong), 0.33 (moderate), and 0.19 (weak) (Lela, 2018).

The results of the R-Square test (adjusted) can be seen in Table 3 below:

**Table 5. R-Square Result (Adjusted)**

	R Square
Tax Compliance (Y)	0,533

Source: SmartPLS Data Processing Results, 2023

Based on the coefficient of determination in Table 5, the adjusted R2 value for the Tax Compliance variable is 0.533, where this value indicates that the Tax Compliance variable can be explained by the Tax Incentives, Tax Knowledge, and E-Filing System Implementation variables of 53.3%, while it is 46.7% % is influenced by other variables that are not used in the research model. Based on the results, the model can explain the phenomenon of tax compliance associated with several variables, namely Tax Incentives, Tax Knowledge, and Application of the E-Filing System. This research model has good predictive value, so that it can be used for hypothesis testing.

The Estimate for Path Coefficients is the magnitude of the relationship or influence of latent constructs. Path Coefficients are the coefficients of the direct influence of exogenous variables on endogenous variables. The Estimate for the Path Coefficients test is carried out by bootstrapping.



Seeing the significance of the T-statistic in the algorithm bootstrapping report, the value of the T-statistic must exceed 1.9870. P Value can be significant if P values  $\leq$  than the level (alpha) 0.05. Otherwise, it is called insignificant if the P values  $\geq$  the level (alpha) 0.05.

In this study, the Path Coefficient test was distinguished by combined data, only male gender data, and only female gender data. It is done to see whether there are differences in the results of the independent variables on the dependent variable combined or by gender. The results of the combined path coefficient test, male gender only and female gender only, can be seen in Table 6, Table 7, and Table 8, respectively.

**Table 6.** T-Test Results (Path Coefficients) – Combined

Combined Variable	Parameter Coefficient	T Statistics	P Values	Information
Tax Incentives → Tax Compliance	0,093	0,957	0,339	No Significant Influence
Tax Knowledge → Tax Compliance	0,334	2,876	0,004***	Significant Influence
Application of E-Filing System → Tax Compliance	0,374	4,711	0,000***	Significant Influence

Note: \*Significant at Level 0.10; \*\*Significant at 0.05 Level; \*\*\*Significant at the 0.01 level  
Source: Results of SmartPLS Data Processing, 2023

**Table 7.** T-Test Results (Path Coefficients) Male Gender

Variable (Male)	Parameter Coefficient	T Statistics	P Values	Information
Tax Incentives → Tax Compliance	0,093	0,709	0,479	No Significant Influence
Tax Knowledge → Tax Compliance	0,538	3,041	0,002***	Significant Influence
Application of E-Filing System → Tax Compliance	0,186	1,086	0,278	No Significant Influence

Note: \*Significant at Level 0.10; \*\*Significant at 0.05 Level; \*\*\*Significant at the 0.01 level  
Source: Results of SmartPLS Data Processing, 2023

**Table 8.** T-Test Results (Path Coefficients) Female Gender



Variable (Female)	Parameter Coefficient	T Statistics	P Values	Information
Tax Incentives → Tax Compliance	0,101	0,761	0,447	No Significant Influence
Tax Knowledge → Tax Compliance	0,233	1,341	0,180	No Significant Influence
Application of E- Filing System → Tax Compliance	0,456	4,679	0,000***	Significant Influence

Note: \*Significant at Level 0.10; \*\*Significant at 0.05 Level; \*\*\*Significant at the 0.01 level  
Source: Results of SmartPLS Data Processing, 2023

**First Hypothesis Test Results (H1).** The test results on the path coefficient parameter obtained from the influence of the variable Tax Incentives on Tax Compliance as a whole is 0.093 with a T<sub>statistics</sub> value of 0.957 <1.965 with a P-Value of 0.339 at a significance level of  $\alpha = 0.05$  (5%). The test results on the path parameter coefficient obtained from the influence of the variable Tax Incentives on Tax Compliance in male gender is 0.093 with a T<sub>statistics</sub> value of 0.709 <1.965 with a P Value of 0.479 at a significance level of  $\alpha = 0.05$  (5%) Test results on path The parameter coefficient obtained from the effect of the variable Tax Incentives on Tax Compliance in the female gender is 0.101 with a T<sub>statistics</sub> value of 0.761 <1.965 with P Values of 0.447 at a significance level of  $\alpha = 0.05$  (5%). Based on the above results, it can be stated that there is no effect of Tax Incentives on Tax Compliance for male gender, female gender, and combined.

Based on the above research results, it can be concluded that the results of this study are not in line with the first hypothesis (H<sub>1</sub>) that there is no difference in the effect of tax incentives on tax compliance between male and female genders, so the first hypothesis (H<sub>1</sub>) is rejected.

**Second Hypothesis Test Results (H2).** The test results on the parameter coefficient path obtained from the influence of the variable Tax Knowledge on Tax Compliance as a whole are 0.334 with a T<sub>statistics</sub> value of 2.876 > 1.965 with a P-Value of 0.004 at a significance level of  $\alpha = 0.05$  (5%) which states that there is an influence Tax Knowledge on Tax Compliance. The test results on the parameter coefficient path obtained from the influence of the variable Knowledge of Taxation on Tax Compliance in the male gender is 0.538 with a T<sub>statistics</sub> value of 3.041 > 1.965 with a P-Value of 0.002 at a significance level of  $\alpha = 0.05$  (5%) which states that there is a positive and significant effect of Tax Knowledge on Tax Compliance for the male gender. Meanwhile, the parameter coefficient path obtained from the influence of the Tax Knowledge variable on Tax Compliance in the female gender is 0.233 with a T<sub>statistics</sub> value of 1.341 <1.965 with a P-Value of 0.180 at a significance level of  $\alpha = 0.05$  (5%) which states that there is no influence Knowledge of Taxation on Tax Compliance for female gender.

Based on the above research results, it can be concluded that the results of this study support the second hypothesis (H<sub>3</sub>) that there is a positive and significant difference in the effect of Tax Knowledge on Tax Compliance between male and female gender, then hypothesis 2 is accepted.

**Third Hypothesis Test Results (H3).** The test results on the parameter coefficient path obtained from the influence of the application of the system E-Filing on Tax Compliance as a whole

is 0.374 with a  $T_{\text{statistics}}$  value of  $4.711 > 1.965$  with a P-Value of 0.000 at a significance level of  $\alpha = 0.05$  (5%) which states that there is an effect of the Implementation of the E-Filing System on Tax Compliance.

The test results on the parameter coefficient path obtained from the influence of the variable Implementation of the E-Filing System on Tax Compliance in the male gender are 0.186 with a  $T_{\text{statistics}}$  value of  $1.086 < 1.965$  with a P-Value of 0.278 at a significance level of  $\alpha = 0.05$  (5%) which states that there is no effect of the Implementation of the E-Filing System on Tax Compliance for the male gender. Meanwhile, the parameter coefficient path obtained from the influence of the Tax Knowledge variable on Tax Compliance in the female gender is 0.456 with a  $T_{\text{statistics}}$  value of  $4.679 > 1.965$  with a P-Value of 0.000 at a significance level of  $\alpha = 0.05$  (5%) which states that there is a positive influence and significant application of the E-Filing System to Tax Compliance for the female gender.

Based on the results of the above research, it can be concluded that the results of this study support the third hypothesis (H3) that there is a positive and significant difference in the effect of the application of the E-Filing System on Tax Compliance between male gender and female gender, then hypothesis 3 is accepted.

**Effect of Tax Incentives on Tax Compliance.** The test results on the first hypothesis (H1) between male gender, female gender, and combined state that there is no difference in the positive and significant effect of Tax Incentives on Tax Compliance. Even though the government has provided education and information regarding the benefits of tax incentives to taxpayers, there are still taxpayers who are MSME actors who have not been directly affected by the education, information, or benefits of tax incentives so that there are still taxpayers who are MSME actors who are not tax compliant.

These results support previous research conducted by Aprilianti (2021), Wahyudi (2021), and Dewi et al. (2020), which proved that tax incentives do not affect tax compliance. It could be because the taxpayers of MSME actors in the city of Bekasi still need to understand the tax incentives given. After all, they need to be educated, and there needs to be more information that taxpayers understand. The research results are also in line with the research of Mulyani et al. (2020), Mahmudah and Iskandar (2018), Pasaribu and Tjen (2016), which state that gender does not affect the level of tax compliance.

The results show that taxpayers who are MSME actors in the city of Bekasi, both men and women, are still not affected by the tax incentives provided by the government during the COVID-19 pandemic. Based on the Theory of Planned Behavior, individual intentions are influenced by attitudes and perceived behavioral control, where attitudes are actions or actions taken based on beliefs/thoughts possessed, while perceived behavioral control, according to Tarmidi and Nurlita (2018), is a belief regarding the existence of things that can support or inhibit individual behavior that will be shown and how strong the perception of things that support or inhibit the individual's behavior. Based on these perceived attitudes and behavioral controls, ignorance of tax incentives makes MSME taxpayers have no intention of obtaining/using tax incentives, so the main objective of tax incentives, which is to increase tax compliance, is not achieved.

Taxpayers of MSME actors in the city of Bekasi, both men and women, have yet to receive education or participate in socialization conducted by the government or in collaboration with related institutions in terms of providing information regarding tax incentives and the benefits of tax incentives directly. It is because, during the COVID-19 pandemic, a regulation was carried out for Restricting Community Activities (PPKM) so that not all taxpayers could participate in the socialization due to limited gathering places for the community. Thus, the taxpayers of MSME actors

in the city of Bekasi need to learn and feel the benefits of these tax incentives, causing the level of tax compliance in Bekasi to be still below the expected target.

**The Effect of Tax Knowledge on Tax Compliance.** The combined results of testing the second hypothesis (H2) state that there is a positive and significant effect of Tax Knowledge on Tax Compliance. This result aligns with the Theory of Planned Behavior, where taxpayers will own tax compliance if they have the intention. The more tax knowledge possessed by MSME taxpayers in the city of Bekasi, the more it influences attitudes, subjective norms, and perceived behavioral control of these individuals to increase the intention to comply with laws and regulations, in this case, tax compliance to increase tax compliance. With this knowledge of taxation, taxpayers know that if they do not carry out their tax obligations, laws and sanctions will be imposed, so it is better to comply in carrying out their tax obligations than not.

The results of this study are in line with the studies of Zulma (2020), Rosyida (2018), Asrinanda and Diantimala (2018), and Rahayu (2017), which show that knowledge of taxation has a positive and significant effect on tax compliance. It means that the higher the level of tax knowledge possessed by MSME taxpayers in the city of Bekasi, the better the intention to carry out tax compliance. Rahayu (2017) stated that the better the knowledge of taxation, the better the desire of taxpayers to submit SPT on time to increase taxpayer compliance.

Furthermore, the results of hypothesis testing based on male gender show the same results as the combined results of hypothesis testing that there is a positive and significant effect of Tax Knowledge on Tax Compliance. In contrast, the results of testing the hypothesis for the gender of female MSME practitioners in Bekasi state that there is no effect of Tax Knowledge on Tax Compliance. These results support previous research by Frista et al. (2021) and Prasetyo et al. (2020), where male and female genders significantly differ in tax compliance.

The study results showed differences between the genders of male and female taxpayers of MSME actors in the city of Bekasi, where male gender taxpayers tended to have better tax knowledge than women. It is possible because, during the COVID-19 pandemic, MSMEs with the male gender wanted their businesses to continue to run continuously. Men are stereotyped as having greater responsibilities than women in working/running a business so that the business can run well; one thing that can be done is to uphold applicable rules or laws. That way, they should understand the rules and laws that apply, especially law and tax administration, because every taxpayer who earns income must report the income. Thus, it can be said that the male gender of MSME taxpayers in the city of Bekasi has good knowledge of taxation so that they can increase tax compliance.

**The Influence of Implementing the E-Filing System on Tax Compliance.** The results of the third hypothesis test (H3) combined with MSME taxpayers in the city of Bekasi show that the value of the application of the e-filing system has a positive and significant effect on tax compliance. This study supports the theory of the Technology Acceptance Model in which the construction of perceived usefulness and ease of use is accepted/perceived by taxpayers. It means that the e-filing system provided by the government is advantageous and makes it easier for taxpayers to carry out their tax reporting to increase tax compliance in the region.

The combined research results support previous research conducted by Manullang et al. (2020), Safitri and Silalahi (2020), Purba et al. (2020), Putra et al. (2019), Suprayogo and Hasymi (2018) and Tambun and Kopong (2017) which prove that the implementation of the e-filing system has a positive and significant effect on tax compliance. The results show that the e-filing system is usable and easy to use, so it benefits taxpayers and can improve tax compliance.

Furthermore, the results of testing the male gender hypothesis show no effect of applying the E-Filing System on Tax Compliance. At the same time, the results of testing the female gender



hypothesis show that the e-filing system influences tax compliance. Based on these results, this study aligns with previous research conducted by Frista et al. (2021) and Prasetyo et al. (2020), where male and female gender significantly differ in tax compliance.

The results show that taxpayers who are MSME actors in the city of Bekasi with female gender tend to have the ability to use the e-filing system provided by the government compared to men to carry out their tax reporting. These results follow research conducted by Sijuang (2020), which states that the effect is stronger for women than men on perceived usefulness. It shows that women tend to emphasize the usefulness of the e-filing system when deciding to use it in reporting their SPT. Research by Hakim (2016) also states that women emphasize business expectations where technology systems will be easy to operate if they are well studied beforehand. In addition, the concern about the occurrence of errors will decrease with a good learning process.

During the COVID-19 pandemic, the government implemented regulations for Enforcement of Restrictions on Community Activities (PPKM) whereby the entire community was not allowed to gather or carry out activities together in one place so that the pattern of community activities underwent a change where activities that were usually carried out in person changed to online or online. With the changing patterns of community activities during the COVID-19 pandemic, from in-person to online activities, several activities such as work, shopping, and even selling were also carried out using applications/systems. To be able to use the application or system, people must learn how to use the application/system so that they can operate properly.

According to the researchers, women have more time to study an application/system to carry out activities because women are usually more encouraged to stay home. In contrast, men still have to carry out activities directly, such as working or selling their business. Thus, it is easier for women to learn and use the application/system so that they become proficient in using the application or system.

Regarding applications or systems for tax reporting, taxpayers can use the e-filing system and carry out online tax reporting anywhere, anytime. There is no need to come to the Tax Service Office to carry out their tax obligations, especially during a pandemic. The government strictly limits Covid-19 activities. With the benefits and conveniences provided by the system e-filing, the level of taxpayer compliance will increase.

## CONCLUSION

Tax incentives do not affect tax compliance from a gender perspective. It is because MSME taxpayers who are male or female during the COVID-19 pandemic have not directly benefited from tax incentives and have yet to participate in education related to information regarding tax incentives. Tax knowledge has a positive and significant effect on tax compliance, according to male respondents, although it has no effect, according to female respondents. Men have more responsibilities than women in working or running a business, especially during the Covid-19 pandemic. Male MSME taxpayers in Bekasi have sufficient knowledge of tax law and administration in tax reporting. The application of the E-Filing System has a positive and significant effect on tax compliance, according to female respondents, although it has no effect, according to male respondents. The changing pattern of community activities during the COVID-19 pandemic to online activities has made several activities carried out using applications/systems. Women emphasize business expectations where the system or technology will be easy to operate after studying well beforehand. In terms of system e-filing, women experience more benefits than men because women better understand how to use the e-filing system.

**Suggestion.** Based on the results of the discussion and conclusions above, the authors provide the following suggestions:

First, the Municipal Government of Bekasi and the Directorate General of Taxes can work together in the future to carry out a comprehensive socialization for MSME taxpayers so that MSME taxpayers receive education and information related to tax policies, especially tax incentives that are still valid for individual taxpayers and MSME.

Second, the Bekasi city government and the Directorate General of Taxes can work together in the future to provide guidance, education, and information to taxpayers and MSMEs regarding General Provisions and Tax Procedures so that taxpayers and MSMEs understand how to carry out tax reporting procedures, how to perform tax calculations, rights and obligations of taxpayers and sanctions if they violate tax obligations. Providing education and information, as above, will increase the knowledge of taxation of taxpayers and MSMEs in the city of Bekasi so that the level of tax compliance will also increase.

Third, with the implementation of the E-Filing System for tax reporting, the system must constantly be monitored, repaired, and provided with features that make it easier for taxpayers to make tax reports. One is repairing the server used to access the e-filing system because sometimes problems occur. Namely, the server is entire and cannot be accessed; this can slow down taxpayers' tax reporting activities.

Fourth, the Bekasi city government and the Directorate General of Taxes can work together in the future to oversee the performance and discipline of government employees, tax officials, and other taxpayers so that the level of tax compliance in the city of Bekasi is more even and increases every year and away from legal cases involving taxation.

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